

**Information to identify the case:**

Debtor 1	<u>Elva Salgado</u>	Social Security number or ITIN xxx-xx-9041
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	<u>First Name    Middle Name    Last Name</u>	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <u>19-30795-VFP</u>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Elva Salgado

2/10/20

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Elva Salgado  
DebtorCase No. 19-30795-VFP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 1  
Total Noticed: 19

Date Rcvd: Feb 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2020.

db	+Elva Salgado, 200 DIVISION STREET 3G, Cliffside Park, NJ 07010-2325
518549748	+BANK OF AMERICA, PO BOX 982284, EL PASO, TX 79998-2284
518549752	+CBNA, PO Box 550, Dickson, TN 37056-0550
518549753	+JUAN & ANA SALGADO, 642 SO BROAD STREET, ELIZABETH, NJ 07202-2602
518549754	+KML GROUP, 216 HADDON AVENUE SUITE 406, HADDONFIELD, NJ 08033
518549757	+PORTFOLIO RECOVERY C/O AAVENTAGE, PO BOX 41067, Norfolk, VA 23541-1067
518549758	+PORTFOLIO RECOVERY FOR OLD NAVY, PO BOX 41067, NORFOLK, VA 23541-1067

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Feb 10 2020 23:55:23 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 10 2020 23:55:21 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+EDI: RMSC.COM Feb 11 2020 04:28:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518549746	+E-mail/PDF: resurgentbknotifications@resurgent.com Feb 11 2020 00:01:25 ASHLEY FUNDING SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587
518549747	+EDI: BANKAMER.COM Feb 11 2020 04:28:00 BANK OF AMERICA, PO BOX 31785, TAMPA, FL 33631-3785
518549749	+EDI: TSYS2.COM Feb 11 2020 04:28:00 BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
518549750	+EDI: BL-BECKET.COM Feb 11 2020 04:28:00 BECKET & LEE LLP, PO BOX 3001, Malvern, PA 19355-0701
518549751	EDI: CAPITALONE.COM Feb 11 2020 04:28:00 CAPITAL ONE, PO BOX 85520, Richmond, VA 23285
518549755	+E-mail/Text: bncnotices@becket-lee.com Feb 10 2020 23:54:33 KOHLS, PO BOX 3115, MILWAUKEE, WI 53201-3115
518549756	+EDI: BANKAMER.COM Feb 11 2020 04:28:00 M & T BANK C/O BANK OF AMERICA, 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
518550755	+EDI: RMSC.COM Feb 11 2020 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518549759	+EDI: WFFC.COM Feb 11 2020 04:28:00 WELLS FARGO BANK, PO BOX 10438, Des Moines, IA 50306-0438

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2020 at the address(es) listed below:

Denise E. Carlon	on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John P. Dell'Italia	on behalf of Debtor Elva Salgado johnpdell@aol.com
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA, N.A. rsolarz@kmllawgroup.com
Steven P. Kartzman	on behalf of Trustee Steven P. Kartzman kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net
Steven P. Kartzman	kartztee@optonline.net, jzapata@msklaw.net;nj16@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6